

The Foreclosure Prevention Program was established in November of 2005 to provide assistance to homeowners who may be in danger of going into foreclosure or who are already in the foreclosure process.

The property must be owner occupied and the primary residence of the borrower.

To see if you qualify for the free assistance available to homeowners, you must call United Way's "First Call for Help" hotline.

**Just dial 211
or (216) 436-2000.**



The Cuyahoga County
**Foreclosure
Prevention
Program**
is a joint effort of
The Board of
County Commissioners
and the County Treasurer

1219 Ontario Street, Room 113
Cleveland, Ohio 44113
216-443-8182
Ohio Relay Service 711
www.dontborrowtroublecc.org

*Overwhelmed by
monthly bills?*

*Falling behind on
your mortgage
payments?*

*Afraid of losing
your home?*

FREE HELP is
available through
the
Cuyahoga County
Foreclosure
Prevention
Program!

Many good people who never missed a payment before find themselves in the unenviable position of being in foreclosure for many different reasons outside of their control.

Some of the reasons may be:

- Loss or decrease of your or your spouse's income.
- Increase in monthly utility and gas bills for people on fixed incomes.
- Unforeseen debt due to an accident or costly emergency house repairs.
- Medical emergencies or prolonged illnesses that create huge medical bills.
- Loss of spouse.

Predatory Loans

- Predatory lending is a growing concern in our area.
- Ohio is the number one state in the United States in foreclosures.
- Cuyahoga County leads the state in foreclosures.
- Although we have pointed out that there are many causes of foreclosures, an increasing number of foreclosures are the direct result of predatory lending.

If you are having financial difficulties and may be, or are, facing foreclosure, please, **call 211 or (216) 436-2000** for help.

WE UNDERSTAND AND WE ARE HERE TO HELP.

The Cuyahoga County Foreclosure Prevention Program has contracted with nine local consumer counseling agencies to provide assistance at no cost to homeowners throughout Cuyahoga County.

The following services are available:

- Pre-borrowing counseling
- Assistance in making a workable budget
- Refinance counseling
- Assistance for people in default on their mortgage
- Help in working out a re-payment plan with your lender
- Predatory lending terms and tricks to watch out for